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- 5 1. A method of enabling payment of bills, the method including the steps of  
providing a person with a bill containing information relating to a requested  
payment, the bill including coded data indicative of an identity of the bill and of at least  
one reference point of the bill;
- 10 receiving, in a computer system, indicating data from a sensing device  
regarding the identity of the bill and a position of the sensing device relative to the bill,  
the sensing device, when placed in an operative position relative to the bill, sensing the  
indicating data using at least some of the coded data; and
- identifying, in the computer system and from the indicating data, at least one  
parameter relating to the requested payment.
- 15 2. The method of claim 1 in which said at least one parameter relating to the  
requested payment is associated with at least one zone of the bill and in which the  
method includes identifying, in the computer system and from the zone relative to which  
the sensing device is located, said at least one parameter.
- 20 3. The method of claim 2 which includes  
receiving, in the computer system, data regarding movement of the sensing  
device relative to the bill, the sensing device sensing its movement relative to the bill  
using at least some of the coded data; and
- 25 identifying, in the computer system and from said movement being at least  
partially within said at least one zone, said at least one parameter of the requested  
payment.
4. A method of enabling payment of bills, the method including the steps of:  
providing a person with a bill containing information relating to a requested

payment, the form including coded data indicative of at least one parameter of the requested payment;

receiving, in a computer system, data from a sensing device regarding said at least one parameter and regarding movement of the sensing device relative to the bill, the sensing device, when moved relative to the bill, sensing the data regarding said at least one parameter using at least some of the coded data and generating the data regarding its own movement relative to the bill; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

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5. A method of enabling payment of bills, the method including the steps of:

providing a person with a bill including coded data indicative of an identity of the bill;

receiving, in a computer system, data from a sensing device regarding an identity of the person and regarding the identity of the bill, the sensing device containing the data regarding the identity of the person and sensing the data regarding the identity of the bill using at least some of the coded data; and

identifying, in the computer system and from the data regarding the identity of the person and the identity of the bill, a requested payment.

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6. The method of claim 5 in which the coded data is also indicative of at least one parameter of the requested payment, and the method includes receiving, in the computer system, indicating data from the sensing device regarding said at least one parameter of the requested payment, the sensing device sensing the indicating data using at least some of the coded data.

7. The method of claim 6 which includes receiving, in the computer system, data from the sensing device regarding movement of the sensing device relative to the bill, the sensing device generating data regarding its own movement relative to the bill.

8. The method of any one of claims 2, 4 or 6 in which the parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

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9. The method of claim 8 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

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10. The method of any one of claims 3, 4 or 7 in which the parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that the person has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

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11. The method of claim 10 in which the option parameter is associated with at least one of:

cardholder name, payment method or credit card type.

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12. The method of any one of claims 3, 4 or 7 in which the parameter is a text parameter of the requested payment, the method including identifying, in the computer system, that the person has entered handwritten text data by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

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13. The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. The method of claim 13 in which the text parameter is associated with at least

one of:

a cardholder name, an amount paid or a card expiry date.

15. The method of any one of claims 3, 4 or 7 in which the parameter is an authorization parameter of the requested payment, the method including identifying, in the computer system, that the person has entered a handwritten signature by means of the sensing device and effecting, in the computer system, an operation associated with the authorization parameter.
16. The method of claim 15 which includes verifying, in the computer system, that the signature is that of the person.
17. The method of claim 16 in which the authorization parameter is associated with payment authorization.
18. The method of any one of claims 1, 4 or 5 which includes enabling the person to print the bill on demand.
19. The method of anyone of claims 1, 4 or 5 which includes printing the bill on a surface of a surface-defining means and, at the same time that the bill is printed, printing the coded data on the surface.
20. The method of claim 19 which includes printing the coded data to be substantially invisible.
21. The method of claim 1 or 5 which includes retaining a retrievable record of each bill generated, the bill being retrievable using its identity as contained in its coded data.

22. The method of any one of claims 1, 4 or 5 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.

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23. The method of claim 1 or 4 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person and in which the method includes monitoring, in the computer system, said identity.

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24. The method of any one of claims 1, 4 or 5 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.

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25. The method of any one of claims 1, 4 or 5 in which the bill is printed on multiple pages and in which the method includes binding the pages.

26. The method of any of claims 1, 4 or 5 wherein:  
providing the person with a bill is done by sending the bill by mail.

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27. The method of any one of claims 1, 4 or 5 wherein:  
a printer associated with the person is caused to print a payment receipt after a payment has been completed.

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28. The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.

29. A system for enabling payment of bills, the system including

a bill containing information relating to a requested payment, the bill including coded data indicative of an identity of the bill and of at least one reference point of the bill; and

5 a computer system for receiving indicating data from a sensing device for identifying at least one parameter relating to the requested payment, the indicating data being indicative of the identity of the bill and a position of the sensing device relative to the bill, the sensing device sensing the indicating data using at least some of the coded data.

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30. The system of claim 29 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill.

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31. The system of claim 29 which includes the sensing device, the sensing device sensing its movement relative to the bill using at least some of the coded data.

32. A system for enabling payment of bills, the system including:

a bill containing information relating to a requested payment, the bill including coded data indicative of at least one parameter of the requested payment; and

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a computer system for receiving data from a sensing device regarding said at least one parameter and regarding movement of the sensing device relative to the bill, and for interpreting said movement of the sensing device as it relates to said at least one parameter, the sensing device, when moved relative to the bill, sensing the data regarding said at least one parameter using at least some of the coded data and generating the data

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regarding its own movement relative to the bill.

33. A system for enabling payment of bills, the system including:

a bill including coded data indicative of an identity of the bill; and

5 a computer system for receiving from a sensing device data regarding an identity of the person and the identity of the bill, and for identifying, from said received data, a requested payment, the sensing device containing the data regarding the identity of the person and sensing the data regarding the identity of the bill using at least some of the coded data.

10 34. The system of claim 33 in which the coded data is also indicative of at least one parameter of the requested payment, the computer system receiving indicating data from the sensing device regarding said at least one parameter of the requested payment, and the sensing device sensing the indicating data using at least some of the coded data.

35. The system of claim 33 which includes the sensing device, the sensing device sensing its movement relative to the bill.

15 36. The system of any one of claims 29, 32 or 34 in which said at least one parameter of the requested payment is selected from the group comprising an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the requested payment, or an authorization parameter of the requested payment.

20 37. The system of claim 36 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

25 38. The system of claim 36 in which the option parameter is associated with at least one of:

cardholder name, payment method, or credit card type.

39. The system of claim 36 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid, or a card expiry date.

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40. The system of claim 36 in which the authorization parameter is associated with payment authorization.

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41. The system of any one of claims 31, 32 or 35 in which the sensing device includes a marking nib.

42. The system of claim 31 or 32 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person.

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43. The system of any one of claims 29, 32 or 33 in which the bill is printed on a surface of a surface-defining means and in which the system includes a printer for printing the bill on demand.

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44. The system of claim 43 in which the printer prints the coded data at the same time as printing the bill or payment receipt.

45. The system of any one of claims 29, 32 or 33 in which the coded data is substantially invisible.

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46. The system of claim 29 or 33 which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using its identity as included in its coded data.



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